Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (currently amended) A method for authorizing a transaction, the method comprising:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

prompting said user to physically interface insert at least one of a debit card, a credit card, a charge card, and a smart card into with a card reader system reader;

receiving a digital certificate signature data, read by said card reader system reader, from at least one of said debit card, said credit card, said charge card, and said . smart card, wherein at least one of said debit card, said credit card, said charge card, and said smart card each includes said digital certificate signature data configured to authenticate that at least one of said debit card, said credit card, said charge card, and said smart card was physically interfaced with said card reader system reader;

receiving, at a security server, said digital certificate signature data from a computer coupled to said card reader system reader;

authenticating, by said security server, that at least one of said debit card, said credit card, said charge card, and said smart card was physically interfaced with said card reader system reader;

receiving authorization of said request by said wallet server, from said security server;

associating authentication data, by said wallet server, with a form; and,

providing said form to a merchant server to facilitate the use of said form to obtain an authorization from said security server.

2. (canceled)

3.   (currently amended) The method of Claim 1, wherein said request includes purchase information, charge information and at least one of said debit card, said credit card, said charge card, and ~~said~~ smart card identifying information.

4.   (previously presented) The method of Claim 1, wherein said wallet server is a digital wallet.

5.   (currently amended) The method of Claim 1, wherein said card <u>reader system</u> ~~reader~~ is a smart card <u>reader system</u> ~~reader~~.

Claims 6-38 (canceled).

39.   (currently amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive an authorization request from a user, wherein said request includes <u>a digital certificate</u> ~~signature data~~ from at least one of a debit card, a credit card, a charge card, and a smart card, wherein said <u>digital certificate</u> ~~signature data~~ is configured to authenticate that at least one of said debit card, said credit card, said charge card, and said smart card was physically interfaced with said card <u>reader system</u> ~~reader~~;

a processor configured to receive and process said request at said wallet server, and to obtain authentication data from a security server based on said <u>digital certificate</u> ~~signature data~~; a module configured to associate said authentication data with a form; and,

a module configured to provide said form to a merchant server to facilitate the use of said form to obtain an authorization from said security server.

40.   (currently amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

prompting said user to physically interface ~~insert~~ at least one of a debit card, a credit card, a charge card, and a smart card ~~into~~ with a card reader system ~~reader~~;

receiving a digital certificate ~~signature data~~, read by said card reader system ~~reader~~, from at least one of said debit card, said credit card, said charge card, and said smart card, wherein at least one of said debit card, said credit card, said charge card, and said smart card each includes said digital certificate ~~signature data~~ configured to authenticate that at least one of said debit card, said credit card, said charge card, and said smart card was physically interfaced with said card reader system ~~reader~~;

receiving, at a security server, said digital certificate ~~signature data~~ from a computer coupled to said card reader system ~~reader~~;

authenticating, by said security server, that at least one of said debit card, said credit card, said charge card, and said smart card was physically interfaced with said card reader system ~~reader~~;

receiving authorization of said request by said wallet server, from said security server;

associating authentication data, by said wallet server, with a form; and,

providing said form to a merchant server to facilitate the use of said form to obtain an authorization from said security server.